

FILED
7/15/22 10:48 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Steven Noland and)
Linda Noland) **Case No. 19-70033-JAD**
)
) **Chapter 13**
Debtors)
X Related to ECF 85, 87

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis** ☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate June 6, 2022
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1040 effective 2/19.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a

wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
-
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☒ K. Additional Terms and Conditions:
*Community Bank CL. #21 to be paid PPFN in the amounts of \$302.39 and \$334.93
*No further payments to Cambria County TCB CL. #10 as creditor states nothing further is owed.
*Trustee's Certificate of Default (Doc 85) is resolved by this order.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a

lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.


F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the

appropriate taxing authorities as they become due.

Dated: July 15, 2022



Jeffery A. Deller jah
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Steven J. Noland, Sr.
Linda J. Noland
Debtors

Case No. 19-70033-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 15, 2022

User: auto
Form ID: pdf900

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Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Steven J. Noland, Sr., Linda J. Noland, 600 Portage Road, Cresson, PA 16630-1502
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
14983592	++ 1ST SUMMIT BANK, PO BOX 5480, JOHNSTOWN PA 15904-5480 address filed with court., 1st Summit Bank, Attn: Collection Dept., P.O. Box 5480, 125 Donald Lane, Johnstown, PA 15904
14983594	+ Cambria County Property Tax, 200 South Center Street, Ebensburg, PA 15931-1941
15004742	+ Cambria County Tax Claim Bureau, 200 South Center Street, Ebensburg, PA 15931, (15931-1941
14997881	Geisinger, 100 North Academy Ave, Danville, PA 17822-3941
14983603	+ Hud Title I, Hud Title I - Bankruptcy Notice, 451 7th Street Sw, Washington, DC 20410-0002
15074136	+ K. JORDAN Credit Dept., 913 1st Avenue, Chippewa Falls, WI 54729-1402
15074134	+ MASSEYS Credit Dept., 1251 1st Avenue, Chippewa Falls, WI 54729-1691
15074139	+ Miles Kimball Company, 250 City Center, Oshkosh, WI 54906-0001
14997883	+ UPMC Altoona, Receivables Outsourcing, LLC, PO Box 549, Timonium MD 21094-0549
14997882	+ iCare Medical, LLC, 167 Zeman Dr, Ebensburg PA 15931-4103

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 15 2022 23:34:17	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
15074138	+ Email/Text: bankruptcy@sccompanies.com	Jul 15 2022 23:31:00	Amerimark, 6864 Engle Road, Middleburg Hts., OH 44130-7910
14983593	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jul 15 2022 23:31:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15025491	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jul 15 2022 23:31:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
14983595	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 15 2022 23:34:58	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14983596	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 15 2022 23:34:12	Capital One, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14998471	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 15 2022 23:34:58	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15011242	Email/PDF: bncnotices@becket-lee.com	Jul 15 2022 23:34:17	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15018681	+ Email/Text: RASEBN@raslg.com		

District/off: 0315-7

User: auto

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		Jul 15 2022 23:31:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14983598	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 15 2022 23:31:00	Comenity Bank/Blair, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14983599	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 15 2022 23:31:00	Comenity Bank/fllbeauty, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15302561	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 15 2022 23:31:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14986776	Email/Text: mrdiscen@discover.com	Jul 15 2022 23:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14983600	+ Email/Text: mrdiscen@discover.com	Jul 15 2022 23:31:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
14983602	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 15 2022 23:31:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15074137	Email/Text: bankruptcy@sccompanies.com	Jul 15 2022 23:31:00	Ginny's Credit, 1112 7th Avenue, Monroe, WI 53566-1364
15061851	+ Email/Text: james.r.shear@hud.gov	Jul 15 2022 23:31:00	HUD, 52 Corporate Circle, Albany, NY 12203-5166
14983604	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 15 2022 23:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14983601	Email/Text: bnc-bluestem@quantum3group.com	Jul 15 2022 23:31:00	Fingerhut, Attn: Bankruptcy, PO Box 1250, Saint Cloud, MN 56395
14997468	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 15 2022 23:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14983597	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 15 2022 23:34:58	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
14983605	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 15 2022 23:31:00	Jefferson Capital Systems, LLC, PO Box 1999, Saint Cloud, MN 56302
14983606	+ Email/Text: PBNCNotifications@perituservices.com	Jul 15 2022 23:31:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
15024836	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2022 23:35:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15003389	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 15 2022 23:31:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14983607	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 15 2022 23:31:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14996815	Email/PDF: cbp@onemainfinancial.com	Jul 15 2022 23:34:42	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14983608	+ Email/PDF: cbp@onemainfinancial.com	Jul 15 2022 23:34:58	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15318991	Email/Text: peritus@ebn.phinsolutions.com	Jul 15 2022 23:31:42	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14983612	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 15 2022 23:34:59	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
15050372	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 15 2022 23:34:17	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15022796	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 15 2022 23:34:15	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14983958	+ Email/PDF: rmscedi@recoverycorp.com	Jul 15 2022 23:34:47	PRA Receivables Management, LLC, PO Box

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User: auto

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		41021, Norfolk, VA 23541-1021
14983610	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 15 2022 23:31:00
		Pennsylvania Department of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14983609	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 15 2022 23:31:00
		Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14996085	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2022 23:35:00
		Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14983611	+ Email/PDF: rmscedi@recoverycorp.com	Jul 15 2022 23:45:07
		Portfolio Recovery Associates, LLC, PO Box 41021, Norfolk, VA 23541-1021
15020126	Email/Text: bnc-quantum@quantum3group.com	Jul 15 2022 23:31:00
		Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15020125	Email/Text: bnc-quantum@quantum3group.com	Jul 15 2022 23:31:00
		Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15074135	+ Email/Text: bankruptcy@sccompanies.com	Jul 15 2022 23:31:00
		STONEBERRY Credit Dept., 1356 Williams Street, Chippewa Falls, WI 54729-1500
14983613	+ Email/PDF: gecscedi@recoverycorp.com	Jul 15 2022 23:34:12
		Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14997884	+ Email/Text: BankruptcyNotice@upmc.edu	Jul 15 2022 23:31:00
		UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh PA 15203-2348
15010613	^ MEBN	Jul 15 2022 23:28:00
		UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15076190	+ Email/Text: james.r.shear@hud.gov	Jul 15 2022 23:31:00
		US Department of Housing and Urban Development, C/O HUD, 52 Corporate Circle, Albany, NY 12203-5166
14983614	+ Email/Text: bkelectronicnotices@usaa.com	Jul 15 2022 23:31:00
		USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		NATIONSTAR MORTGAGE LLC
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court: PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14989959	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-7

User: auto

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Lauren Michaels	on behalf of Creditor Dep't of Revenue Office of Attorney General lmichaels@attorneygeneral.gov
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com
Mark G. Moynihan	on behalf of Joint Debtor Linda J. Noland mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Debtor Steven J. Noland Sr. mark@moynihanlaw.net, moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Joint Debtor Linda J. Noland shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Debtor Steven J. Noland Sr. shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 11